

Stern, Lavinthal & Frankenberg, LLC

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Attorneys for Secured Creditor,

**Carrington Mortgage Services, LLC as
servicer for Bank of America, N.A.**

By: Maria Cozzini, Esq.

In Re:

**Trevor A. Anglin Andrea L. Walker aka
Andrea L. Anglin aka Andrea L. Walker-
Anglin**

Debtor(s).

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
NEWARK VICINAGE

Chapter 13

Case No. 18-26837-ABA

Hearing Date:

NOTICE OF OBJECTION TO CONFIRMATION OF PLAN

PLEASE TAKE NOTICE that **Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.** ("Secured Creditor"), the holder of a mortgage on the real property of the debtor(s), known as **2265 Horner Avenue, Pennsauken, NJ 08110**, by and through its undersigned attorneys, hereby objects to the confirmation of the Chapter 13 Plan on grounds including:

1. Debtor's proposed Plan does not provide any cure for the arrears unless or until there is a loan modification. As per the Proof of Claim filed in this case, Pre-Petition Arrears total \$48,670.75. The requirements of 11 U.S.C § 1322(d)(2) do not provide for payment over a period longer than 5 years. Moreover, the debtor(s) are obligated to cure the arrears due to the objecting creditor within a reasonable time pursuant to 11 U.S.C § 1322(b)(5). Accordingly, in the event that any contemplated loss mitigation efforts are not successful, the Plan fails to satisfy the confirmation requirements of 11 U.S.C § 1325(a)(1).
2. Debtor's proposed Plan provides for a completion date for loan modification assistance of December 31, 2020. This time period is excessive, unreasonable, and not set forth in good faith. The Bankruptcy Petition was filed on August 22, 2018 and the Debtor has already had sufficient opportunity to apply for loss mitigation assistance. Creditor objects to this unreasonable time to complete loss mitigation, for a confirmed case filed in August 2018.
3. Contractual payment amount is \$1,965,01, as of June 1, 2019, including \$1,249.56 for principal and interest, plus \$715.41 for escrow. Secured Creditor objects to any adequate protection payment less than the regular payment amount due.
1. Debtor(s) seeks to modify the rights of Secured Creditor, which is the holder of a claim secured only by a security interest in real property that is the principal residence of the debtor(s).

2. Debtor(s) proposed plan fails to comply with the requirements of the Bankruptcy Code and is not proposed in good faith.
3. Debtor(s) proposed plan does not provide that Secured Creditor retain its lien.
4. Debtor(s) proposed plan is not feasible.
5. Debtor(s) proposed plan fails to comply with other applicable provisions of Title 11.

In the event any portion of the claim is deemed to be an unsecured claim as defined by the Code, objection is hereby made pursuant to 11 U.S.C. Section 1325(a)(4) and 1325(b), et seq. unless the plan provides for full payment of the claim.

Stern Lavinthal & Frankenberg LLC
Attorneys for the Secured Creditor,
**Carrington Mortgage Services, LLC as servicer for
Bank of America, N.A.**
/s/ Maria Cozzini, Esq.

Dated: March 6, 2020

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
Stern, Lavinthal & Frankenberg, LLC 105 Eisenhower Parkway, Suite 302 Roseland, New Jersey 07068 Telephone Number (973) 797-1100 Telecopier Number (973) 228-2679 Email: mcozzini@sternlav.com Attorneys for Creditor, Carrington Mortgage Services, LLC as servicer for Bank of America, N.A. By: Maria Cozzini, Esq.	
In Re:	Case No. 18-26837-ABA
Trevor A. Anglin Andrea L. Walker aka Andrea L. Anglin aka Andrea L. Walker-Anglin	Chapter: 13
Debtor(s).	Judge: Andrew B. Altenburg Jr.

CERTIFICATION OF SERVICE

- I, Jennifer Blanchard ,
☐ represent the _____ in the above-captioned matter.
☒ am the secretary/paralegal for Stern, Lavinthal & Frankenberg, LLC, who represents the Secured Creditor in the above captioned matter.
☐ am the _____ in the above case and am representing myself.
- On March 6, 2020, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Objection to Modified Plan.
- I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: March 6, 2020

/s/ Jennifer Blanchard

Jennifer Blanchard

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Trevor A. Anglin 2265 Horner Avenue Pennsauken, NJ 08110</p> <p>Andrea L. Walker 2265 Horner Avenue Pennsauken, NJ 08110</p>	Debtors	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002</p>	Chapter 13 Trustee	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Eric Clayman Jenkins & Clayman 412 White Horse Pike Audubon, NJ 08106</p>	Debtor's Attorney	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
		<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>

*May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.